

Table I. B. 3. b. (1) (1996) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89. 7%	92. 8%	90. 5%	88. 1%	90. 3%	89. 2%	90. 7%	89. 4%
<b>Industry group</b>								
Agric., fish., forest.	85. 7%	86. 5%	89. 1%	68. 8%	70. 4%	97. 7%	83. 7%	87. 4%
Mining	98. 8%	98. 6%	98. 4%	95. 8%	99. 5%	98. 9%	95. 9%	99. 2%
Construction	78. 7%	89. 7%	80. 5%	69. 1%	75. 7%	87. 2%	80. 5%	76. 7%
Manufacturing	94. 3%	92. 6%	94. 1%	92. 0%	93. 8%	95. 1%	93. 5%	94. 4%
Transp., commu., util.	94. 8%	95. 4%	93. 4%	92. 7%	88. 8%	96. 8%	94. 0%	95. 0%
Wholesale trade	90. 6%	94. 6%	96. 7%	94. 8%	95. 0%	84. 3%	95. 9%	88. 9%
Retail trade	83. 3%	90. 0%	89. 1%	86. 0%	85. 6%	80. 5%	88. 0%	82. 0%
Fin., ins., real est.	96. 0%	96. 5%	94. 0%	96. 5%	97. 4%	95. 5%	95. 6%	96. 1%
Services	87. 9%	93. 6%	90. 3%	88. 6%	88. 1%	85. 5%	91. 6%	86. 6%
Unknown	93. 1%	91. 7%	100. 0%	0. 0%	0. 0%	0. 0%	93. 1%	0. 0%
<b>Ownership</b>								
For profit, incorporated	89. 6%	92. 5%	90. 6%	88. 5%	90. 0%	89. 2%	90. 6%	89. 3%
For profit, unincorporated	91. 7%	94. 1%	89. 4%	85. 0%	93. 4%	92. 8%	91. 4%	91. 8%
Nonprofit	89. 3%	92. 7%	89. 8%	86. 5%	89. 2%	89. 9%	89. 4%	89. 3%
Unknown	89. 2%	93. 5%	93. 7%	93. 0%	94. 2%	86. 8%	94. 7%	88. 6%
<b>Age of firm</b>								
Less than 5 years	87. 6%	94. 3%	90. 5%	79. 4%	86. 8%	88. 3%	90. 4%	82. 9%
5-9 years	90. 0%	93. 5%	87. 9%	87. 0%	90. 6%	92. 8%	89. 9%	90. 1%
10-19 years	88. 5%	93. 5%	91. 6%	88. 6%	84. 9%	85. 5%	90. 8%	86. 5%
20 or more years	90. 6%	91. 7%	90. 4%	89. 7%	90. 3%	91. 2%	91. 4%	90. 4%
Unknown	89. 4%	79. 3%	95. 6%	91. 1%	92. 8%	88. 6%	87. 7%	89. 5%
<b>Multi/single status</b>								
2 or more locations	90. 3%	87. 1%	94. 0%	93. 4%	92. 4%	89. 3%	91. 7%	90. 2%
1 location only	88. 5%	93. 0%	90. 1%	86. 0%	86. 7%	87. 3%	90. 6%	85. 8%
<b>Percent full-time employees</b>								
Less than 25%	90. 3%	79. 1%	93. 9%	83. 1%	89. 5%	94. 5%	88. 0%	90. 9%
25-49%	82. 5%	94. 6%	90. 7%	87. 3%	81. 9%	78. 7%	91. 0%	80. 3%
50-74%	84. 1%	89. 2%	87. 1%	85. 5%	82. 0%	83. 4%	87. 2%	83. 2%
75% or more	90. 4%	93. 3%	90. 8%	88. 4%	91. 4%	90. 0%	91. 0%	90. 2%
<b>Union presence</b>								
No union employees	91. 5%	93. 2%	91. 9%	89. 8%	91. 1%	92. 0%	91. 8%	91. 3%
Has union employees	90. 4%	91. 7%	78. 8%	79. 4%	85. 6%	95. 2%	79. 8%	91. 8%
Unknown	85. 4%	88. 8%	85. 1%	80. 5%	90. 4%	85. 0%	87. 8%	85. 2%
<b>Percent low wage employees</b>								
50% or more low wage	80. 8%	85. 6%	82. 0%	73. 2%	79. 1%	87. 2%	80. 2%	81. 0%
Less than 50% low wage	92. 6%	94. 1%	91. 8%	91. 3%	92. 6%	93. 1%	92. 2%	92. 8%
Unknown	86. 5%	84. 1%	85. 0%	81. 9%	88. 4%	86. 7%	85. 8%	86. 6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table I. B. 3. b. (1) (1996) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 51%	0. 58%	0. 65%	1. 23%	0. 41%	0. 99%	0. 46%	0. 65%
<b>Industry group</b>								
Agric., fish., forest.	3. 80%	2. 75%	4. 92%	9. 91%	12. 70%	12. 63%	2. 84%	8. 69%
Mining	0. 82%	10. 69%	17. 98%	22. 77%	10. 50%	1. 53%	2. 80%	0. 55%
Construction	1. 98%	1. 96%	3. 05%	4. 99%	5. 52%	6. 12%	1. 85%	2. 82%
Manufacturing	0. 71%	2. 42%	1. 01%	1. 34%	0. 82%	1. 03%	0. 88%	0. 74%
Transp., commu., util.	0. 95%	2. 02%	2. 06%	1. 57%	3. 60%	1. 31%	1. 36%	1. 18%
Wholesale trade	2. 92%	1. 59%	0. 66%	1. 34%	0. 95%	5. 21%	0. 60%	3. 58%
Retail trade	0. 90%	1. 52%	1. 46%	1. 87%	1. 43%	1. 89%	1. 31%	1. 27%
Fin., ins., real est.	0. 65%	0. 47%	1. 46%	0. 60%	0. 74%	1. 11%	0. 52%	0. 77%
Services	0. 76%	1. 08%	1. 24%	1. 54%	1. 07%	1. 61%	0. 95%	0. 95%
Unknown	14. 19%	14. 00%	29. 81%	0. 00%	0. 00%	0. 00%	14. 19%	0. 00%
<b>Ownership</b>								
For profit, incorporated	0. 70%	0. 69%	0. 82%	1. 35%	0. 66%	1. 24%	0. 52%	0. 91%
For profit, unincorporated	1. 14%	0. 71%	2. 10%	3. 71%	1. 73%	1. 57%	1. 48%	1. 35%
Nonprofit	0. 94%	1. 32%	1. 89%	2. 05%	1. 23%	1. 97%	1. 84%	1. 17%
Unknown	1. 65%	4. 63%	10. 04%	3. 56%	1. 67%	2. 44%	1. 27%	2. 12%
<b>Age of firm</b>								
Less than 5 years	1. 24%	1. 00%	2. 02%	2. 60%	4. 04%	3. 73%	1. 11%	1. 61%
5-9 years	1. 06%	1. 22%	1. 98%	2. 10%	1. 74%	1. 90%	1. 38%	1. 50%
10-19 years	0. 75%	0. 49%	1. 02%	1. 52%	1. 79%	3. 36%	0. 74%	1. 30%
20 or more years	0. 64%	0. 85%	0. 99%	1. 63%	1. 13%	1. 26%	0. 51%	0. 84%
Unknown	1. 08%	7. 06%	2. 13%	2. 51%	0. 78%	1. 55%	5. 18%	1. 17%
<b>Multi/single status</b>								
2 or more locations	0. 69%	5. 59%	2. 16%	1. 08%	0. 67%	1. 05%	2. 91%	0. 75%
1 location only	0. 44%	0. 42%	0. 57%	1. 44%	1. 06%	6. 63%	0. 42%	1. 02%
<b>Percent full-time employees</b>								
Less than 25%	5. 34%	10. 89%	2. 21%	4. 14%	4. 39%	9. 66%	4. 36%	6. 46%
25-49%	1. 42%	1. 40%	2. 27%	3. 18%	3. 24%	2. 42%	1. 66%	1. 47%
50-74%	1. 78%	1. 81%	2. 35%	1. 98%	3. 59%	3. 65%	2. 05%	2. 45%
75% or more	0. 61%	0. 70%	0. 72%	1. 36%	0. 48%	1. 19%	0. 52%	0. 80%
<b>Union presence</b>								
No union employees	0. 41%	0. 75%	0. 74%	1. 24%	0. 58%	0. 85%	0. 41%	0. 56%
Has union employees	0. 74%	4. 22%	6. 31%	3. 09%	2. 39%	0. 97%	3. 25%	0. 91%
Unknown	2. 10%	1. 01%	2. 92%	3. 67%	1. 59%	2. 58%	1. 33%	2. 27%
<b>Percent low wage employees</b>								
50% or more low wage	2. 08%	3. 23%	2. 57%	3. 88%	2. 85%	2. 37%	1. 76%	2. 47%
Less than 50% low wage	0. 24%	0. 37%	0. 77%	0. 60%	0. 50%	0. 73%	0. 34%	0. 29%
Unknown	1. 55%	2. 54%	2. 23%	3. 14%	1. 85%	2. 00%	1. 28%	1. 70%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).